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ABSTRACT

A booklet designed to help individuals determine if the schools or programs they are considering are the right ones for them encourages asking questions about a variety of matters: admissions requirements; program or degree completion requirements; faculty; the school's graduates' successes in their chosen fields; academic counseling; internships; equipment available; total student costs; financial aid; special equipment needs; refunds for withdrawal from courses; and school facilities and policies. A list of useful sources of additional information is provided. (MSE)

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helpful hints for selecting a school or college

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U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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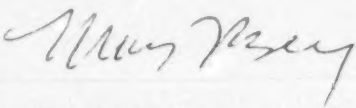
look out for yourself!

before you begin

You have a lot to gain—and possibly a lot to lose—from postsecondary education. Postsecondary schools—which can be the traditional two-year or four-year colleges and universities or trade schools, technical institutes, vocational schools or correspondence courses—are much more in demand and are attended more frequently as our world becomes more complex. In 1976 there were approximately 11 million persons enrolled in some form of postsecondary education. The billions of dollars spent for their education are staggering. How can you decide what the right investment is for *you* in terms of career choice, money and time?

This booklet is designed to help you ask the right questions to determine if the program or school you are considering is the best for you. It lists questions other students have found helpful in avoiding problems. It also lists additional sources of information to help with your more specific questions.

You are about to make a major decision in your life. Read as much as you can. Ask questions. Look out. And good luck!



Mary F. Berry
Assistant Secretary for Education

FIRST THINGS FIRST

Do you want to continue your education?

There are several reasons to continue your education. You might have a specific career in mind which requires study, such as a doctor, nurse, electrician, dental technician, carpenter, musician, welder or artist. Or you might be in a job now without advancement potential—and more training could help. Or you might not know what you want to do in your career and would like to "sample" some possibilities by taking basic courses at community colleges or continuing education centers. Postsecondary education is your choice—and remember, it is not necessary for many jobs.

Where can you find information on careers and schools?

Useful sources are high school counselors, admissions staff at the different schools, your local or State employment office, the personnel office on your job, people already established in careers, and the national associations that represent the various careers. One important source of information will be your local library. You will find books with statistics on the number of people employed in various skills—and future outlooks. You will find names and addresses of all colleges, universities, trade schools, and correspondence schools. You can also find out about taking aptitude tests which could point out areas of your skills and interests.

Now that you have a starting point, what questions should you ask?

SOME BASIC POINTERS

1. If possible, visit a school or college while it is in session. Try to talk to some of the students and teachers. Go to the coffee shop or cafeteria. Ask to see the library. Talk to some recent graduates and read the school's printed material carefully. *Ask questions.*

2. When talking with school representatives, ask to have their claims about course offerings, graduation requirements, fees, and career placement in writing. Most schools are honest and reputable and want to help you. If they hesitate or try to brush you off, be suspicious and think about going somewhere else. Local agencies (like local consumer organizations or the Better Business Bureau), labor unions or trade associations, State agencies (like State Department of Education) or Federal agencies (like the U.S. Office of Education or the Federal Trade Commission) may have more information about the school or career of your interest. Ask some people who are established in the career you are considering if they would hire graduates of that school and whether the training you would receive would make a difference in your starting salary.

3. Don't sign anything—whether it is a form for admission or financial aid—until you are good and ready to sign. If somebody says you must sign "now" because tomorrow may be too late, the chances are the claim is false. Most applications for loans or grants require double signatures: one today, and another one ten days later (what is called a "cooling off period"). Anyone who asks you to sign on both lines on the same day is asking you to cheat yourself out of protection carefully designed to help you. Ask to keep the papers overnight—and review them carefully. Most forms of consumer fraud involve two parties: an eager or overeager salesman or agent and a customer (student) looking for a shortcut.

4. You are about to enter into a major transaction which will take months or even years out of your life. You will give up the time you could use to earn money on a job, and you will pay tuition and fees on top of that. You are entitled to know what to expect as a student in that school. *Take your time. Get the facts. Be sure you understand them.*

QUESTIONS TO ASK ABOUT PROGRAMS AND COURSE OFFERINGS

When you enter a school, college or university, or any program of study, you may probably do so because of a particular program or course of study (for example, computer programming, nursing, metal working, teaching, or accounting). Before you make a firm commitment to enroll, you should learn more about the program in which you may be interested.

What are the entrance requirements?

Prior to submitting an application, learn about the school's admission policy. It may be a waste of time and money to apply to a school which generally accepts only students with certain specific credentials.

Some schools and programs require aptitude tests or standard achievement tests. Be sure to inquire about the necessity of these written or oral tests for your particular program—and whether there is a fee involved in taking them. Be sure to get a list of all documents you might need to register—high school diploma or transcript, tests scores, letter of recommendation, etc.

What are the requirements for completion of a course, program, or degree?

Find out what specific courses are required and the normal length of time for their completion. Find out the *total* number of credits—that is, required courses *plus* those of your choice which will provide a balanced curriculum. Check the list of program courses; inquire how often and in what sequences the courses are offered. Catalogs may sometimes list courses which are seldom, if ever, offered. Be certain the course(s) you want or need are actually available.

About the faculty

Who are the faculty? How often do they teach? Some schools may employ faculty who are involved in research rather than in teaching. If you are interested in a particular program because of a "star" faculty member, make sure that he/she actually teaches courses that you plan to take.

About the school's graduates

Do graduates from the school or program of your choice find jobs when they graduate? If your purpose in going to school is to get a job in a particular field, you will want to know how successful the institution's graduates are in finding positions. Take the time to call prospective employers and ask if they hire graduates from the program.

About academic counseling

Is academic counseling available? Many schools have faculty advisors or counselors to help students in their academic planning. Whether or not your academic plans are firm, the availability of this service should be an important consideration.

About off-campus internships

Does your study program require an off-campus internship or other on-the-job experience? Does the school place you—or will you be responsible for finding a position? Will you pay tuition during this off-campus experience? Do you get paid or receive academic credit for this experience? Programs in nursing, education, social work, etc., often require the student to work in the field for a term or longer. Find out these requirements in advance. For a student with a family or with a regular job, off-campus placement could present a significant hardship.

What will be your learning environment?

If you are a person who likes to ask a lot of questions, you may feel uncomfortable in a class of 100 students or watching the instructor on a television screen. If you have the opportunity, sit in on a couple of classes and see if they suit your preferences. Does the school offer sufficient facilities for your studies—like libraries, laboratories?

What equipment is available at the school?

Does the school provide the equipment you will need for your training? Is it the same type and quality of equipment you would use on the job? Are there enough pieces of the equipment for each student, or must you share with other students? When is the equipment available—during the class period only, or can you practice during other hours?

QUESTIONS ABOUT THE COSTS

Before enrolling in an institution, you should get a detailed list of costs for your education. For your own purposes, you should design a budget. Sample budget forms and standard cost data should be available from you high school counselor or the admissions or financial aid officer at the school. Here are a few questions you should ask:

What are the total student costs?

Get a list of costs in writing from the school. This list should include tuition, books, room and board, transportation costs, parking fees, etc. Keep an eye open for omissions such as student activity fees, library fees, matriculation and graduation fees. In addition, ask the head of your program to see if there are specific fees — for laboratory use, equipment,

texts, etc. Don't forget to budget for recreation too-football games, movies, pizza!

Financial Aid — What amount can you plan on?

A great number of students going to school after high school receive some amount of financial assistance: loans, grants, or scholarships. This means that most students do not initially pay the full amount of tuition which is stated in a school's catalog. You will want to know what the cost to *you* of attending a school is likely to be. You will want this information before you apply. Be sure to ask the school for dollar estimates of the amount of loans, grants, or scholarships someone of your income level is *likely* to receive. Then estimate how much your education will actually cost you by subtracting this amount from the tuition and other fees normally charged by the school. Although the school can only give you estimates of possible financial aid awards (you can't hold them to their estimates), this is valuable information because it helps you figure out how much your education will actually cost you.

Will you need special equipment to participate in the programs?

Several of the more technical fields require equipment for both training and work in the field (for example, drafting, carpentry, architecture). Find out what materials the school will supply and how large an investment you will have to make. In many schools, you will have to buy your own books and equipment for courses, which sometimes can be quite expensive. These costs should be included in your planning.

If you drop out of school, will you be able to get a refund?

There is no universal standard for refunds. Be sure you are aware of the school's policy in advance.

Don't accept verbal explanations—ask for a copy of the written policy.

For further information

There are many outstanding books available at your library to help you plan your budget. Some of the more comprehensive are listed at the end of this brochure.

FINANCIAL AID

With the many Federal, State, local and private sources of financial aid available, there should be no reason for a student to forego postsecondary study. The suggestions below are just a few of the major sources which should lead you to even more specific areas. *Keep Looking—The Money is There!*

Does the School participate in State, Federal, or private financial aid programs?

You probably have heard about the many Federal programs available to students (for instance, Basic Educational Opportunity Grant Program, Supplemental Educational Opportunity Grant Program, Educational Opportunities Program, College Work Study Program, Guaranteed Student Loan Program). What you may not realize is that all schools don't participate in all programs. Some institutions find that the process requires too much time and staff, other schools have been disqualified due to mismanagement or high default rates. If a school does not participate in any of the Federal programs, find out if it was ever canceled. In addition to Federal grant (does not have to be repaid) and loan (must be repaid) programs, State have their own scholarship, grant, and sometimes loan programs. Write or call your State Postsecondary Education Financial Aid Office for further details. You might want to write to

the U.S. Office of Education (address on the last page of the brochure) for a copy of "HEW FACT SHEET", a pamphlet containing more information about Federally sponsored programs of financial aid. "HEW FACT SHEET" also contains addresses you would need to write to your State Financial Aid Officers.

Is there a financial aid officer to advise students and process applications?

If you are going to need financial aid, make sure the school you choose provides the necessary assistance. The financial aid officer should be able to explain to you the different types of financial aid, what you are qualified for, what the total cost *to you* will be for your education, and what steps you must follow to receive the financial assistance.

What are the terms for aid?

Be prepared—read all contracts and papers carefully! Check interest rates and repayment schedules. Keep written copies of all agreements. Upon entering the institution you may find that you must use your own money and be reimbursed at mid-term or in several installments throughout the term. Remember that a loan must be repaid while scholarships and grants are not legal debts. *Do not try to beat the system.* There are criminal penalties for misuse of Federal Government funds which are provided for your education.

What are the major sources of information on financial aid?

Many books and brochures have been written about sources of financial aid, and again your library is the best source of information. The obvious sources are Federal and State educational aid programs. Several major lists are mentioned on the last page of this brochure. Check them out, but don't stop there.

If your parents are retired, disabled, or deceased, ask about possible benefits at the Social Security Administration. The local or regional Veterans Administration office can determine your eligibility if you are a veteran or a dependent of a veteran. States and colleges often offer scholarships based on academic merit. Most schools financial aid officers will work with you to explore the private funds available through the school. There are many national organizations which will offer funds for women, minorities, students with specific career interests, students with certain ethnic heritages. Additionally, local organizations—Rotary, Lions, Elks—plus local industries may fully or partially sponsor students of their members or their employees. You could ask your credit union, savings and loan or bank about a loan, or consider a part-time job. There are private companies which, for a fee, will give you a computer list of financial aid programs for which you might qualify. Keep Looking!

THE SCHOOL FACILITIES AND POLICIES

Each school has its own type and quality of facilities and policies. Your progress and success can be greatly affected by these. Be aware of the many facilities, rules, and policies in advance.

Is the institution equipped to serve your academic needs?

You will have difficulty studying without the required materials, books, laboratories, or computers. Check the library hours, study facilities, and materials that you will be using in your program. If you are learning a skill, make sure the materials and equipment are in good condition and up to date. If possible, visit a future work place and compare; at least interview someone in your future occupation.

Is the institution equipped to meet your more personal needs?

If you want to live at school, inquire about the supply of and demand for student housing. Does the housing or student affairs office help find housing for students? If the school is in a remote area, make sure the recreational facilities are adequate for your needs. If you are a commuting student, check parking facilities, train and bus schedules, and costs. Transportation costs add up!

What additional services does the school offer?

Most schools advertise special types of services such as health care, career services, or placement. You not only want to know what services exist, but how extensive they are. If a school offers career counseling or job placement, make sure the service consists of more than a shelf of pamphlets or the posting of help wanted ads. If a school offers health care, find out what your costs will be. Be sure to find out if these services are available to all students (full-time, part-time, evening, weekend).

This subject has been discussed earlier, but another word might be helpful. Prior to submitting an application, learn about the school's admission policy. It may be a waste of time and money to apply to a school which generally accepts only students with certain specific credentials. If such a school admits you, make sure remedial help is available.

Does the school accept credits from other schools? Do other schools accept the institution's courses?

If you are transferring, have attended a school in the past, or plan to transfer to another school in the future, these questions will provide important information. Often other schools will only accept credits for courses in which you received above a certain grade or only those from an accredited institution. Check it out!

What are the completion or graduation requirements?

This, too, was discussed earlier, but there is no greater disappointment than to reach graduation time only to find you have not met all the requirements. Find out about all course work and activity requirements. Find out about graduation or degree-related fees. The school should have these in written form. *Be wary if there is not such a written policy.*

Is it possible for you to flunk out?

Most schools have minimum levels of acceptable performance below which you will be put on probation and finally may be expelled. Be aware of this level. Also know about the institution's readmission requirements. *Beware of a school which has no minimum level and offers no remedial help; this could indicate that the school is more interested in your money than in your education.*

Does the school have a conduct code, a disciplinary policy, and a grievance procedure?

Rules will vary greatly from school to school—know what to expect. A good disciplinary policy will allow the student the right to a fair hearing.

DECIPHERING THE POSTSECONDARY JARGON

There is no single word, rating or identification, which will guarantee that a school is educationally sound, financially stable, and thoroughly honest in its relations with students and applicants. Most schools and colleges are just fine but some schools are not. Here are some words they use to tell you about their standards.

Accredited is a term meaning the school meets or plans to meet certain academic standards for its programs. Accreditation is voluntary. Some schools have not applied. Other schools have applied for regional (institutional) accreditation but not for specialized accreditation (or only some specialized listings). Generally speaking, accreditation is better than no accreditation. What is clearly a warning sign is for a school to have lost its accreditation or to be on some form of probation (conditional accreditation or renewal with stipulations). Ask, then decide.

Approved for veterans is also a voluntary arrangement. It is probably better to be approved than not approved (and veterans cannot use the G.I. bill unless each course is approved for eligibility). Approval is *not* a guarantee of quality. If the school claims it is "approved by the V.A.", watch out. The Veterans Administration does not directly approve domestic schools or colleges, but leaves this approval to the States.

Licensed by a State is quite meaningful in some States with high standards and effective enforcement and inspections. In other States there are no licensing laws at all or they are so weak that they mean very little. No school can be fully accredited or approved for veterans unless it meets State licensing standards, so you need not bother with this question for accredited schools. If your suspicions are aroused, do inquire of your State licensing authority which may go by a name such as: Bureau of School Licensing, State Licensing Board, State Approving Agency. Remember to inquire about *institutional* licensing or you may end up with the office which issues licenses for teachers or physicians or barbers (individual or professional licenses or credentials).

Charter is another term for a license. Charters are or used to be issued by States. Most of them have been superseded by State licenses. A charter may or may not mean something.

Eligibility is a word which generally means a school may participate in certain Federal or State programs. Eligibility is helpful but not conclusive. Some

schools do not even apply, but generally speaking it is a positive indication if a school is eligible for veterans benefits, for Federally insured student loans, for Basic Educational Opportunity Grants, for attendance by foreign students with student visas, for State programs for financial aid. Large universities tend to take this eligibility so much for granted that they fail to mention it up front. Small schools and new institutions often rely on this information to convey credibility.

Memberships are mentioned by some schools as indicators of quality. Sorry, but that may be mere window dressing. It may mean nothing more than payment of dues to the local Chamber of Commerce or to some educational association with a higher sounding name. At least one non-accredited college, exempt from state licensing, used to advertise that it was "Recognized by the U.S. Department of Justice" and by the "U.S. Department of Health, Education, and Welfare." Such claims were false because neither department extends "recognition" to anybody.

USEFUL SOURCES OF INFORMATION

In addition to your counselor and your public library, one or more of the following sources may be helpful. Each office may have more specialized information—don't hesitate to ask.

OE Information Center
U.S. Office of Education
400 Maryland Avenue, S.W.
Washington, D.C. 20202

"College Planning/Search Book"-$5.00
American College Testing Program
P.O. Box 808
Iowa City, Iowa 52240

"Meeting College Costs"-FREE
College Entrance Examination Board
College Board Publication Order
Box 2815
Princeton, New Jersey 80540

Educational Testing Service
Princeton, New Jersey 08540

Office of Public Information
Federal Trade Commission
Washington, D.C. 20580

"Occupational Outlook Handbook"-$7.00
Superintendent of Documents
U.S. Government Printing Office
Washington, D.C. 20402

American Personel and Guidance
Association
National Career Information Center
1607 New Hampshire Avenue, N.W.
Washington, D.C. 20009

"Consumer Information: An Index of
Selected Federal Publications
of Consumer Interest"-FREE
Consumer Information Center
Pueblo, Colorado 81009

U.S. Office of Consumer Affairs
Department of Health, Education, and Welfare
330 Independence Avenue, S.W.
Washington, D.C. 20201

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